

Loan Approval

- NAICS code 0, which represents loans not categorized under a specific industry, has the highest total loan approval amount of \$46,122,376,055. This indicates that a significant portion of loans in the dataset is not associated with a specific industry classification.
- The industry with the second-highest total loan approval amount is NAICS code 721110, which represents Hotels and Motels, with a total loan approval amount of \$5,813,543,260.
- NAICS code 722110, representing Full-Service Restaurants, follows closely with a total loan approval amount of \$5,571,498,540.
- Other notable industries with high loan approval amounts include NAICS code 621210 (Offices of Dentists) with \$3,652,366,965 in total approvals, NAICS code 722211 (Limited-Service Restaurants) with \$3,454,221,992, and NAICS code 447110 (Gasoline Stations with Convenience Stores) with \$3,100,078,128.
- NAICS code 624410 (Child Day Care Services) has a total loan approval amount of \$2,433,393,509, while NAICS code 811111 (General Automotive Repair) and NAICS code 811192 (Car Washes) have loan approval amounts of \$2,135,958,559 and \$2,012,332,805, respectively.
- NAICS code 541940 (Veterinary Services) concludes the top 10 industries with a loan approval amount of \$1,690,460,194.

These insights provide a glimpse into the industries that have received substantial loan approvals. Further analysis can be conducted to explore trends, patterns, and potential factors influencing loan approvals, such as the loan size distribution, geographic distribution, loan terms, and specific requirements within each industry.

Insights from the Data:

- "1ST & FARMERS BK HOLDING CO." has the lowest average loan approval amount among the top 20 banks, with an average of \$17,500.
- "1ST BANK & TRUST" and "1ST BANK" have relatively similar average loan approval amounts, with values of \$132,007 and \$131,619, respectively.
- "1ST CAP. BK OF KENTUCKY" has the highest average loan approval amount among the top 20 banks, with an average of \$418,129.
- Other banks such as "1ST COMMONWEALTH BK OF PRESTO" (\$107,333), "1ST CAPITAL BANK" (\$150,000), and "1ST CONSTITUTION BANK" (\$217,812) also have notable average loan approval amounts.

These insights suggest that there is significant variation in the average loan approval amounts among different banks. The specific factors influencing these variations can be further explored, such as the bank's lending policies, customer base, geographical location, and overall financial health.

It would be valuable to investigate the relationship between the bank's loan approval amounts and other metrics, such as the bank's size, profitability, loan default rates, and customer satisfaction. Additionally, comparing the loan approval amounts of different banks to industry averages or benchmarks can provide further context for understanding their performance in the lending market.

Insights from the Data:

- "WELLS FARGO BANK NATL ASSOC" has the highest total loan approval amount, with a value of \$5,022,663,985, followed by "U.S. BANK NATIONAL ASSOCIATION" with \$1,885,386,463 and "BANK OF AMERICA NATL ASSOC" with \$1,662,109,836.
- The top three banks, "WELLS FARGO BANK NATL ASSOC," "U.S. BANK NATIONAL ASSOCIATION," and "BANK OF AMERICA NATL ASSOC," significantly surpass other banks in terms of total loan approval amounts.
- Other notable banks with relatively high total loan approval amounts include "GE CAP. SMALL BUS. FINAN CORP" (\$1,193,553,299), "JPMORGAN CHASE BANK NATL ASSOC" (\$1,158,716,560), and "READYCAP LENDING, LLC" (\$925,912,172).

- Several banks have significant loan approval amounts for specific NAICS codes. For example, "WELLS FARGO BANK NATL ASSOC" has a substantial loan approval amount in the NAICS code 621210, while "COMERICA BANK" and "BUSINESS LOAN CENTER, LLC" have significant amounts in NAICS codes 721110 and 722211, respectively.

- The data highlights the dominance of large national banks such as Wells Fargo, U.S. Bank, and Bank of America in terms of loan approval amounts. However, there are also notable contributions from other financial institutions and lending organizations.

These insights suggest that certain banks have a strong presence and substantial lending activity within specific industries (indicated by NAICS codes). Understanding the lending patterns of different banks and their focus on specific industries can provide valuable insights for borrowers seeking loans within those sectors. Additionally, further analysis could be conducted to examine the relationship between loan approval amounts and factors such as the bank's lending criteria, borrower profiles, and economic conditions in different industries.

Here are some insights from the provided data:

- The state "AK" (Alaska) has a total disbursement amount of \$296,767,663.
- Alaska (AK) has disbursed loans to various states, including Arkansas (AR) with a total disbursement of \$414,731, California (CA) with \$34,630,840, Colorado (CO) with \$3,057,000, Connecticut (CT) with \$1,965,000, and so on.
- The highest disbursement amount from Alaska is to South Dakota (SD) with a total of \$63,430,084.
- Some other notable disbursement amounts from Alaska include Oregon (OR) with \$30,819,968, Ohio (OH) with \$20,791,143, Texas (TX) with \$6,527,000, and Rhode Island (RI) with \$4,800,000.
- Alaska has disbursed smaller amounts to states like Montana (MT) with \$49,500, New Mexico (NM) with \$43,875, Kentucky (KY) with \$125,000, and Florida (FL) with \$197,000.
- The total disbursement to all states combined from Alaska is not provided in the given data.

Based on the provided data, here is the count of each MIS_Status category:

- "CHGOFF" (Charged Off): 157,558 loans
- "P I F" (Paid in Full): 739,609 loans
- There are 1,997 records that do not have a specified MIS_Status category.

Based on the provided data, here is the percentage distribution of the MIS_Status categories:

- "CHGOFF" (Charged Off): 157,558 loans, accounting for approximately 17.52% of the total loans.
- "P I F" (Paid in Full): 739,609 loans, accounting for approximately 82.26% of the total loans.
- There are 1,997 records that do not have a specified MIS_Status category, accounting for approximately 0.22% of the total loans.

Based on the provided data, here are the average loan approval amounts by MIS_Status:

- "CHGOFF" (Charged Off): The average loan approval amount for charged-off loans is approximately \$119,108.77.
- "P I F" (Paid in Full): The average loan approval amount for loans that were paid in full is approximately \$208,813.15.
- There are 1,997 records without a specified MIS_Status category, and the average loan approval amount for those records is approximately \$25,320.40.

Please note that these averages are calculated based on the given data and may not represent the complete picture.

Based on the provided data, here are the total loan approval amounts by MIS_Status:

- "CHGOFF" (Charged Off): The total loan approval amount for charged-off loans is \$18,766,539,747.00.
- "P I F" (Paid in Full): The total loan approval amount for loans that were paid in full is \$154,440,087,846.00.
- There are 1,997 records without a specified MIS_Status category, and the total loan approval amount for those records is \$50,564,840.00.

Please note that these totals are calculated based on the given data and may not represent the complete picture.

Based on the provided data, here are the maximum loan approval amounts by MIS_Status:

- "CHGOFF" (Charged Off): The maximum loan approval amount for charged-off loans is \$3,500,000.00.
- "P I F" (Paid in Full): The maximum loan approval amount for loans that were paid in full is \$5,472,000.00.
- There are 1,997 records without a specified MIS_Status category, and the maximum loan approval amount for those records is \$1,850,000.00.

Please note that these maximum values are based on the given data and may not represent the complete picture.

Based on the provided data, here are the minimum loan approval amounts by MIS_Status:

- "CHGOFF" (Charged Off): The minimum loan approval amount for charged-off loans is \$1,000.00.
- "P I F" (Paid in Full): The minimum loan approval amount for loans that were paid in full is \$1,000.00.
- There are 1,997 records without a specified MIS_Status category, and the minimum loan approval amount for those records is \$200.00.

Please note that these minimum values are based on the given data and may not represent the complete picture.

Based on the provided data, the NAICS code with the highest count of "P I F" (Paid in Full) status is 0, with a count of 184,868.

Here are a few examples of the average loan amount approved for each NAICS code based on the available data:

- NAICS code 0: \$228,387.39
- NAICS code 111110: \$364,779.69
- NAICS code 111120: \$78,666.67
- NAICS code 111130: \$362,000.00
- NAICS code 111140: \$141,265.43

Here are some insights on the number of loans approved by each bank in urban and rural areas based on the provided data:

- "1ST & FARMERS BK HOLDING CO.": 1 loan approved in an urban area.
- "1ST BANK": 12 loans approved in rural areas, 1 loan approved in an urban area, and 21 loans approved in areas not specified (code 2).
- "1ST BANK & TRUST": 18 loans approved in rural areas and 5 loans approved in areas not specified (code 2).

- "1ST BANK, A DIVISION OF": 38 loans approved in rural areas, 7 loans approved in urban areas, and 37 loans approved in areas not specified (code 2).
- "1ST BANK, NATIONAL ASSOCIATION": 17 loans approved in rural areas.

Please note that these insights are based on the provided data and may not represent the complete picture for each bank.

Here are some insights on the banks with the highest number of loans in each state based on the provided data:

- State: California (CA): "WELLS FARGO BANK NATL ASSOC" has the highest number of loans with 16,288, followed by "BANK OF AMERICA NATL ASSOC" with 14,650 loans.
- State: Florida (FL): "BANK OF AMERICA NATL ASSOC" has the highest number of loans with 12,953.
- State: Texas (TX): "JPMORGAN CHASE BANK NATL ASSOC" has the highest number of loans with 10,018, followed by "BANK OF AMERICA NATL ASSOC" with 5,920 loans.
- State: New York (NY): "JPMORGAN CHASE BANK NATL ASSOC" has the highest number of loans with 8,950, followed by "BANK OF AMERICA NATL ASSOC" with 8,596 loans.
- State: Pennsylvania (PA): "PNC BANK, NATIONAL ASSOCIATION" has the highest number of loans with 7,178, followed by "CITIZENS BANK NATL ASSOC" with 6,814 loans.

These insights provide an overview of the banks with the highest loan counts in each state, based on the available data.

Here are the top 10 banks with the highest loan approval amounts based on the provided data:

1. "WELLS FARGO BANK NATL ASSOC" - Total loan approval amount: \$13,525,680,105.00
2. "BANK OF AMERICA NATL ASSOC" - Total loan approval amount: \$5,851,455,406.00
3. "U.S. BANK NATIONAL ASSOCIATION" - Total loan approval amount: \$5,764,634,528.00
4. "READYCAP LENDING, LLC" - Total loan approval amount: \$4,856,568,999.00
5. "JPMORGAN CHASE BANK NATL ASSOC" - Total loan approval amount: \$4,770,874,183.00
6. "PNC BANK, NATIONAL ASSOCIATION" - Total loan approval amount: \$3,553,725,659.00
7. "COMERICA BANK" - Total loan approval amount: \$2,784,841,752.00
8. "GE CAP. SMALL BUS. FINAN CORP" - Total loan approval amount: \$2,687,062,378.00
9. "BUSINESS LOAN CENTER, LLC" - Total loan approval amount: \$2,603,223,115.00
10. "CDC SMALL BUS. FINAN CORP" - Total loan approval amount: \$2,002,153,886.00

Here are some insights based on the provided data:

- "Existing Business" category has the highest loan count with 644,869 loans, accounting for approximately 71.72% of the total loans.
- "New Business" category has 253,125 loans, accounting for approximately 28.15% of the total loans.
- The "Undefined" category has a relatively low loan count with 1,170 loans, accounting for approximately 0.13% of the total loans.

These insights provide an overview of the loan distribution across different business categories in the given dataset.

Here are some insights on the top 10 NAICS codes with the highest default rates based on the provided data:

- NAICS code 0 has the highest default count with 16,799 loans, accounting for approximately 10.66% of the total defaulted loans.
- NAICS code 722110 has the second-highest default count with 6,637 loans, accounting for approximately 4.21% of the total defaulted loans.
- The following NAICS codes also have significant default counts: 722211, 812112, 811111, 236118, 453998, 484110, 561730, and 238990.

These insights highlight the NAICS codes that have a higher likelihood of defaulting based on the available data. It's important to note that further analysis and context specific to each NAICS code are necessary to understand the reasons behind these default rates.

In the updated query, we identified the top 10 NAICS codes with the highest paid-in-full rates. Here are the insights:

- NAICS code 0 has the highest count of loans paid in full (PIF) with 184,868 loans, accounting for approximately 25% of all PIF loans.
- NAICS code 722110 ranks second with 21,304 PIF loans, representing around 2.88% of all PIF loans.
- NAICS code 722211 follows closely with 14,540 PIF loans, accounting for approximately 1.97% of all PIF loans.
- NAICS code 621210 has 13,472 PIF loans, making up around 1.82% of all PIF loans.
- NAICS code 811111 ranks fifth with 12,280 PIF loans, representing approximately 1.66% of all PIF loans.

In the provided query, we calculated the average loan amount for loans that have been paid in full (PIF) based on the business type. Here are the insights:

- Existing businesses have an average loan amount of \$222,824.69.
- New businesses have an average loan amount of \$171,776.14.
- Loans with an undefined business type have the highest average loan amount of \$325,767.51.

These insights indicate the average loan amounts for different business types that have successfully paid off their loans. It provides an overview of the average loan amounts associated with each business type.

In the provided query, we calculated the average number of employees for loans that have been paid in full (PIF) based on the business type. Here are the insights:

- Existing businesses have an average employee size of approximately 14.38 employees.
- New businesses have an average employee size of approximately 6.90 employees.
- Loans with an undefined business type have the highest average employee size of approximately 16.38 employees.

These insights indicate the average number of employees associated with different business types that have successfully paid off their loans. It provides an overview of the average employee sizes for each business type.